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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: John Z. Nassar
Serial No.: 09/881,034
Filing Date: 06/15/2001
Title: Method for Processing an Asset-Secured Credit Application
Art Unit: 2164
Atty's Docket No.: 34480/87

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The Commissioner of Patents and Trademarks
Assignment Division
CG-4, 1213 Jefferson Davis HWY
Suite 320
Washington, D.C., 20321
U.S.A.

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with 37 C.F.R. 1.56, the applicants wish to call the attention of the Examiner to the references contained in an Information Disclosure Statement by Applicant (Substitute for form 1449A/PTO) attached herewith. Copies of these references are enclosed in accordance with 37 CFR 1.98.

According to the terms of 37 CFR 1.97 (g) and (h), this Information Disclosure Statement shall not be construed as a representation that a search has been made, an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists.

This Information Disclosure Statement is filed within three months after the filing date of this application, and is therefore deemed timely under 37 CFR 1.97(b). In the event that a fee is deemed necessary, the Office is authorized to deduct the fee from Account No. 02-2553.

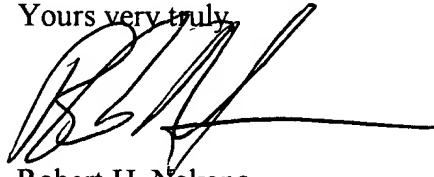
REMARKS

The foregoing Information Disclosure Statement is based upon information contained in the undersigned attorney's file of this application as of the filing date of this statement and is inclusive of the best information known to the undersigned at the date. Prompt consideration of this Information Disclosure Statement and the references by the Examiner is requested.

Should any Patent Office official wish to contact us by telephone with respect to the above, the call should be made to Robert H. Nakano at (416) 863-2785 or Alexander Stack at (416) 863-2270.

.....
Date September 4, 2001

Yours very truly,



Robert H. Nakano
Reg. No. 46,498
Blake Cassels & Graydon LLP
Box 25, Commerce Court West
Toronto, ON M5L 1A9
Canada



PTO/SB/21 (08-00)
Approved for use through 10/31/2002. OMB 0651-0031

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| TRANSMITTAL FORM (to be used for all correspondence after initial filing) | Application Number | 09/881,034 | |
| | Filing Date | 06/15/2001 | |
| | First Named Inventor | John Z. Nassar | |
| | Group Art Unit | 2164 | |
| | Examiner Name | | |
| Total Number of Pages in this Submission | | Attorney Docket Number | 34480/87 |

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| The Information Disclosure Statement includes: 1) Copies of references cited therein. 2) Form 1449A/PTO. | | |

| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | |
|--|---|
| Firm or Individual name | BLAKE, CASSELS & GRAYDON LLP per Robert H. Nakano (Reg. No. 46,498) Agent of Applicant |
| Signature | |
| Date | September 4, 2001 |

| CERTIFICATE OF MAILING | | | |
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Substitute for form 1449A/PTO

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06/15/2001

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| First named Inventor | John Z. Nassar |
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John Z. Nassar

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| Group Art Unit | 2164 |
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Examiner Name _____

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|------------------------|----------|
| Attorney Docket Number | 34480/87 |
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34480/87

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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**Examiner
Signature**

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.